

25 February 2010

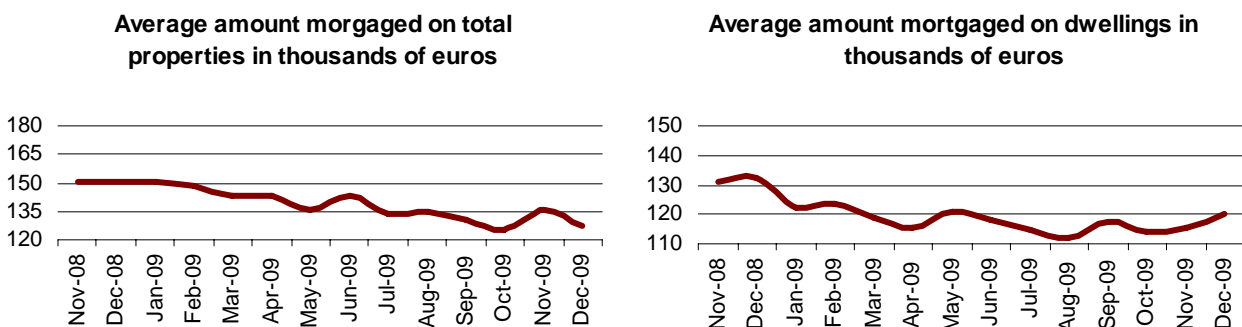
Mortgage Statistics (Base 2003)
Year 2009 and December 2009. *Provisional data*

The average value of mortgages constituted during the year 2009 decreases 14.4% as compared with 2008, and reaches 137,497 euros

The number of mortgages that change conditions increases 39.3% while registered cancellations decrease 21.5%

During the year 2009, a total of 1,088,717 mortgages on rustic and urban properties were constituted, which implied a 15.2% decrease as compared with 2008. The capital of new mortgage loans decreased 27.3%.

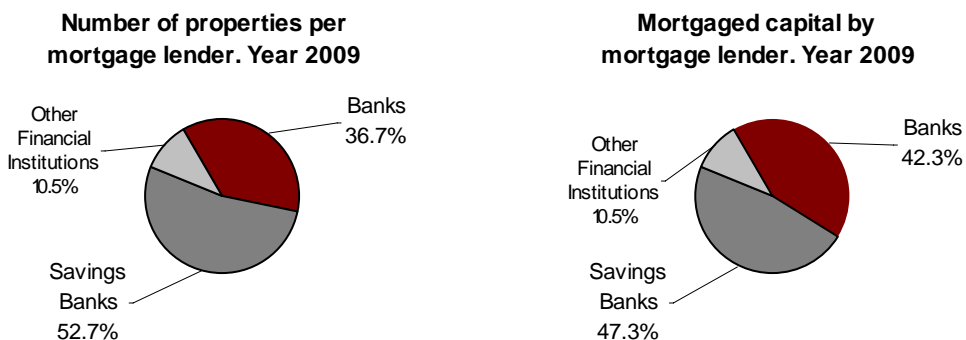
The average amount per mortgage constituted in 2009 on the total properties was 137,697 euros, 14.4% less than in 2008. In the **case of mortgages constituted for dwellings, the average amount was 117,688 euros, 15.7% less than the previous year.**



Mortgages by institution

Savings Banks were the institutions that granted the largest number of mortgage loans during the year 2009 (with 52.7% of the total), followed by Banks (36.7%) and other financial institutions (10.5%).

Regarding the capital loaned, Savings Banks granted 47.3% of the total, Banks 42.3% and other financial institutions 10.5%.



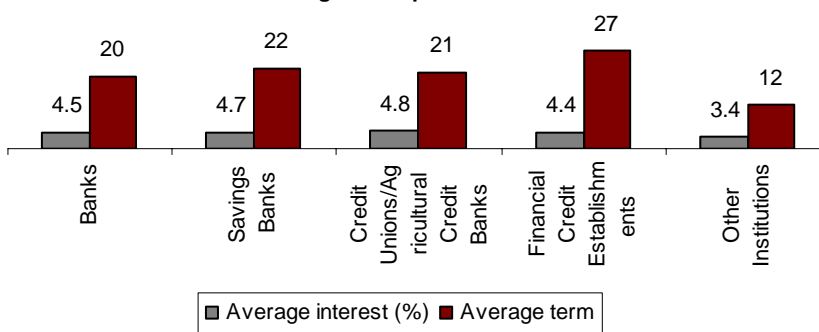
Mortgage interest rates

For credit institutions overall, the average interest rate for mortgage loans was 4.59% during the year 2009 (in the year 2008, it was 5.29%). The average term was 21 years (three years less than that recorded in 2008).

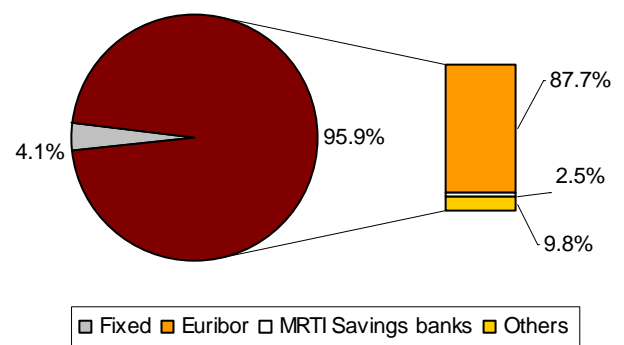
In the year 2009, the average interest rate of Savings Bank mortgage loans was 4.74%, and the average term was 22 years. Regarding Banks, the average interest rate for their mortgage loans was 4.51%, and the average term was 20 years.

95.9% of mortgages constituted in 2009 used a variable interest rate, as opposed to the 4.1% that used a fixed rate. Within the variables, the Euribor was the reference interest rate most used in constituting mortgages, specifically 87.7% of new contracts.

Interest and average term per institution. Year 2009



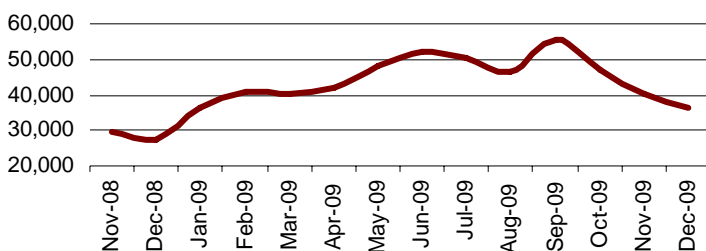
Interest rate. Year 2009



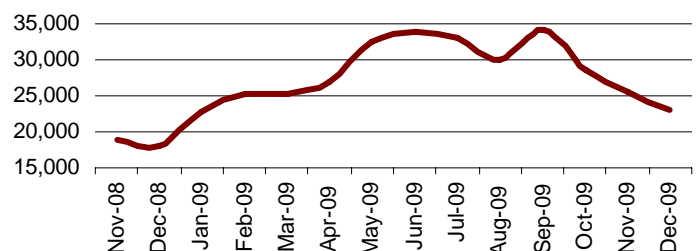
Mortgages with modified conditions

The total number of mortgages with changes in conditions was 534,372 during the year 2009, which implied interannual growth of 39.3%. In the case of dwellings, the number of mortgages that modified their conditions increased 32.7%.

Number of changes on total properties



Number of changes on dwellings



Considering the type of modification of the conditions, in 2009 there were 435,845 novations (or modifications produced within the same financial institution), for an interannual increase of 55.4%.

The number of loans that changed institution (subrogations creditor) was 71,334, for a 20.1% increase in the interannual rate. In turn, 27,193 mortgages changed the holder of the mortgaged property (subrogations debtor), which implied an interannual decrease of 38.2%.

Number of mortgages with changes in interest rate conditions

Of the 534,372 mortgages with changes in their conditions during the year 2009, 43.9% (234,828) were due to modifications in interest rates.

The percentage of mortgages at a fixed interest rate decreased significantly after the change in conditions (from 4.2% to 2.0% of the total) since most of these loans were referenced to a variable interest rate. Within the interest rate structure, the Euribor was the main reference. The lowest average interest before the change (4.34%) and after the change (3.66%) corresponded to *Other interest rates*.

After the modification of conditions, the average interest of loans decreased 0.41 points in fixed interest rate mortgages, and 0.62 points in variable rate mortgages.

Interest rate modality Year 2009	Before the change in interest rate			After the change in interest rate		
	No. of mortgages	Original interest rate structure (%)	Original average interest of loan	No. of mortgages	Final interest rate structure (%)	Final average interest of loan
Fixed	9,890	4.2	5.15	4,598	2.0	4.74
Variable	223,658	95.2	4.47	227,888	97.0	3.85
-MRTI* Banks	2,316	1.0	4.82	1,243	0.5	3.67
-MRTI* Savings Banks	10,266	4.4	4.39	4,939	2.1	4.18
-MRTI* All institutions	5,844	2.5	4.57	3,376	1.4	4.57
-Type Act. Ref. Savings Banks	718	0.3	4.55	341	0.1	4.89
-Euribor	197,477	84.1	4.47	213,612	91.0	3.84
-Other interest rates	7,037	3.0	4.34	4,377	1.9	3.66
Without interest	1,280	0.5	-	2,342	1.0	-
Total interest rate changes	234,828	100.0		234,828	100.0	

*MRTI: Mortgage Reference Trend

Registered mortgage cancellations

536,385 mortgage cancellations were registered in 2009, indicating an interannual decrease of 21.5%. Mortgages cancelled on rustic properties decreased 4.9%, and those cancelled on urban properties decreased 22.0%. The interannual rate of the number of cancellations on dwellings decreased 24.1% .

96.5% of the cancelled mortgages corresponded to urban properties and 3.5% to rustic properties. Within the urban properties, 70.5% were dwellings.

Geographical distribution for the year 2009

The Autonomous Communities with the highest numbers of property mortgages constituted in 2009 per 100,000 inhabitants¹ were La Rioja (4,821) and Cantabria (3,945). All the Autonomous Communities registered negative interannual variations, except Aragón (06%).

The Communities with the highest average amounts mortgaged were Comunidad de Madrid (194,556 euros) and País Vasco (176,612 euros). All the Autonomous Communities registered negative interannual variations, except Extremadura (3.1%).

In the year 2009, the numbers of properties with modified conditions per 100,000 inhabitants¹ were highest in Comunitat Valenciana (3,171) and Castilla-La Mancha (2,372). In turn, the Communities with the highest numbers of properties with registered mortgage cancellations per 100,000¹ inhabitants were Región de Murcia (2,152) and La Rioja (2,046).

Autonomous Community	Mortgaged properties		Average amount mortgaged in euros		Mortgaged properties with changes in conditions	Properties with cancelled mortgaged
	Number*	Interannual variation**	Amount	Interannual variation**	Number*	Number*
Summary 2009						
TOTAL	2,928	-15.2	137,497	-14.4	1,437	1,442
Andalucía	3,101	-17.6	119,558	-18.3	1,546	1,599
Aragón	3,525	0.6	132,975	-17.0	1,320	1,255
Asturias (Principado de)	2,443	-11.5	127,511	-10.0	1,046	1,195
Balears (Illes)	3,473	-11.8	141,755	-23.2	1,054	1,466
Canarias	3,299	-19.7	122,783	-3.0	1,182	1,481
Cantabria	3,945	-6.2	119,426	-13.9	708	1,598
Castilla y León	3,165	-10.8	119,614	-12.7	1,159	1,508
Castilla-La Mancha	2,931	-34.3	129,476	-9.0	2,372	1,538
Cataluña	2,390	-15.1	157,267	-17.8	1,144	1,104
Comunitat Valenciana	3,639	-12.1	119,424	-12.8	3,171	2,028
Extremadura	2,578	-13.5	119,878	3.1	677	1,210
Galicia	2,484	-2.7	106,801	-15.4	766	1,050
Madrid (Comunidad de)	2,541	-15.0	194,556	-16.6	1,192	1,384
Murcia (Región de)	3,860	-30.1	127,525	-3.9	2,062	2,152
Navarra (Comunidad Foral de)	2,297	-11.6	164,888	-12.5	456	1,202
País Vasco	2,422	-6.3	176,612	-11.2	298	979
Rioja (La)	4,821	-5.6	112,475	-15.8	1,704	2,046
Ceuta	1,737	-27.7	126,400	-4.6	327	1,429
Melilla	1,899	-17.1	158,023	32.7	177	1,453

*Per hundred thousand inhabitants

**Rates calculated as compared with the final data for 2008

¹This data was calculated from the revision of the figures of the Municipal Register for the year 2008. Only the population aged between 18 and 84 was considered.

The average value of the mortgages constituted in December 2009 decreases 15.1% and reaches 127,542 euros

During the month of December, the average amount per mortgage constituted was 127,542 euros, a 15.1% decrease as compared with same month in 2008, and 6.0% less than that recorded in November 2009.

In the **case of mortgages constituted on dwellings, the average value was 120,148 euros, 9.1% less than in the same month of 2008**, and 4.0% higher than that recorded in November 2009.

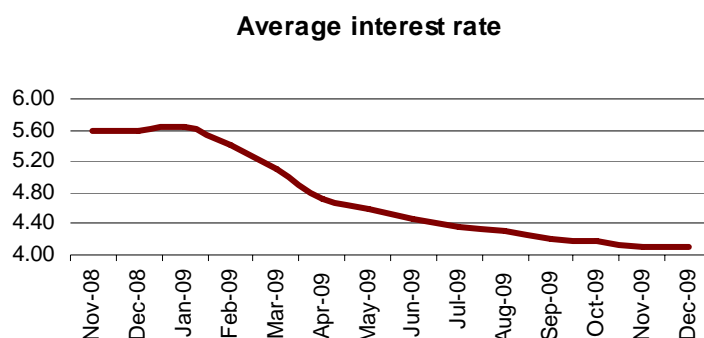
The value of mortgages constituted on urban properties exceeded 9,295 million euros in December, for an interannual decrease of 18.0%. In dwellings, this amount was higher than 5,751 million euros, 10.2% less than in December the previous year.

	Total December 2009	Variation rate		
		Inter-monthly	Interannual*	Interannual accumulated*
Total properties				
Number of mortgaged properties	81,276	-2.7	-2.3	-15.2
Capital loaned (thousands of euros)	10,366,110	-8.5	-17.1	-27.3
Average amount (euros)	127,542	-6.0	-15.1	-14.4
Rustic properties				
Number of mortgaged properties	4,555	1.5	31.2	30.0
Capital loaned (thousands of euros)	1,070,945	-3.2	-8.4	-1.0
Average amount (euros)	235,114	-4.6	-30.1	-23.9
Urban properties				
Number of mortgaged properties	76,721	-2.9	-3.8	-16.8
Capital loaned (thousands of euros)	9,295,165	-9.1	-18.0	-29.2
Average amount (euros)	121,155	-6.3	-14.8	-14.9
Dwellings				
Number of mortgaged properties	47,867	-8.0	-1.3	-21.9
Capital loaned (thousands of euros)	5,751,137	-4.3	-10.2	-34.2
Average amount (euros)	120,148	4.0	-9.1	-15.7

*Rates calculated as compared with the final data for 2008

Mortgage interest rate

The average interest rate in December 2009 was 4.10%, representing a 26.5% decrease in the interannual rate, and a 0.2% increase as compared with November 2009.



Mortgages with modified conditions

The total number of mortgages with modified conditions was 36,239 in December, for interannual growth of 31.7%. In the case of dwellings, the number of mortgages with modified conditions was 22,992, that is, 27.0% higher than the value registered in December 2008.

	Total December 2009	Variation rate		
		Inter-monthly	Interannual*	Interannual accumulated*
Total mortgages with changes	36,239	-9.8	31.7	39.3
-Novations	29,581	-8.6	33.0	55.4
-Subrogations Debtor	2,275	0.2	53.7	-38.2
-Subrogations Creditor	4,383	-20.4	15.3	20.1

*Rates calculated as compared with the final data for 2008

Registered mortgage cancellations

In December, 40,873 mortgage cancellations were registered, for an 11.1% interannual decrease. Mortgages cancelled on rustic properties increased 5.8%, and those cancelled on urban properties decreased 11.6%. The number of cancellations on dwellings decreased 14.2% in the interannual rate.

	Total December 2009	Variation rate		
		Inter-monthly	Interannual*	Interannual accumulated*
Total cancelled mortgages	40,873	-8.6	-11.1	-21.5
Rustic	1,402	-21.1	5.8	-4.9
Urban	39,471	-8.1	-11.6	-22.0
-Dwellings	27,464	-10.2	-14.2	-24.1

*Rates calculated as compared with the final data for 2008

Geographical distribution in December 2009

La Rioja (403) and Illes Balears (302) registered the highest number of properties with mortgages constituted in December 2009 per 100,000 inhabitants¹. The Autonomous Communities that recorded the highest variation rates were Comunidad de Madrid (24.8%) and Comunitat Valenciana (20.6%). The most negative evolution was registered in Canarias (-58.3%) and Aragón (-44.5%).

The Communities with the highest average amount mortgaged were Comunidad de Madrid (172,820 euros) and Illes Balears (159,735 euros). Those experiencing the greatest positive interannual variation rates were Canarias (38.3%) and La Rioja (14.9%). Those recording the greatest negative variation rates were Comunidad de Madrid (-37.9%) and Principado de Asturias (-30.3%).

The Communities showing the highest number of properties with modified conditions in December 2009 per 100,000 inhabitants¹ were Comunitat Valenciana (225) and Castilla-La Mancha (159). Those with the highest number of registered mortgage cancellations per 100,000 inhabitants¹ were Región de Murcia (151) and La Rioja (150).

Autonomous Community	Mortgaged properties		Average amount mortgaged in euros		Mortgaged properties with changes in conditions	Properties with registered mortgage cancellations
	Number*	Interannual variation**	Amount	Interannual variation**		
December 2009						
TOTAL	219	-2.3	127,542	-15.1	97	110
Andalucía	231	4.3	108,352	-14.7	102	129
Aragón	188	-44.5	134,194	-21.9	114	115
Asturias (Principado de)	186	-11.9	86,039	-30.3	64	87
Balears (Illes)	302	20.4	159,735	-9.7	66	123
Canarias	203	-58.3	116,812	38.3	66	84
Cantabria	250	-24.8	111,708	-15.6	66	118
Castilla y León	252	0.8	116,860	-22.3	82	138
Castilla-La Mancha	197	-2.5	136,237	1.7	159	104
Cataluña	179	10.4	143,043	-18.4	72	85
Comunitat Valenciana	271	20.6	109,937	-16.8	225	146
Extremadura	157	-22.5	98,539	-27.1	48	90
Galicia	186	8.3	103,485	0.8	65	84
Madrid (Comunidad de)	224	24.8	172,820	-37.9	78	101
Murcia (Región de)	260	-12.6	95,091	-18.2	144	151
Navarra (Comunidad Foral de)	175	-7.5	153,303	-0.9	25	100
País Vasco	189	-15.8	148,451	-4.5	21	74
Rioja (La)	403	2.2	101,074	14.9	77	150
Ceuta	220	693.8	137,512	28.8	38	202
Melilla	98	-26.1	714,353	681.8	10	75

*Per hundred thousand inhabitants

**Rates calculated as compared with the final data for 2008

¹This data was calculated from the revision of the figures of the Municipal Register for the year 2007. Only the population with ages comprised between 18 and 84 is considered.

Provincial information

The provincial results that were previously offered in this Press Release may henceforth be viewed at the following address of the INE website:

http://www.ine.es/en/daco/daco42/daco426/hpro1209_en.pdf

For further information see [INEbase-www.ine.es/en/welcome_en.htm](http://www.ine.es/en/welcome_en.htm) All press releases at: www.ine.es/en/prensa/prensa_en.htm

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Mortgages Statistics (Closures)

December 2009. Provisional data

MS.1 Total mortgaged rustic and urban buildings

Amount in thousands of euros

	Total		Rustic buildings		Urban buildings	
	Number	Amount	Number	Amount	Number	Amount
TOTAL	81,276	10,366,110	4,555	1,070,945	76,721	9,295,165
Andalucía	14,911	1,615,643	1,298	175,896	13,613	1,439,747
Aragón	2,035	273,085	75	15,886	1,960	257,199
Asturias (Ppdo de)	1,705	146,696	82	9,003	1,623	137,693
Balears (Illes)	2,604	415,950	271	19,014	2,333	396,936
Canarias	3,399	397,043	134	27,024	3,265	370,019
Cantabria	1,197	133,715	26	6,691	1,171	127,024
Castilla y León	5,307	620,174	387	48,246	4,920	571,928
Castilla-La Mancha	3,181	433,371	362	131,027	2,819	302,344
Cataluña	10,600	1,516,252	215	63,525	10,385	1,452,727
Comunitat Valenciana	10,987	1,207,880	757	111,471	10,230	1,096,409
Extremadura	1,370	134,998	184	28,626	1,186	106,372
Galicia	4,302	445,192	244	22,017	4,058	423,175
Madrid (Comunidad de)	11,340	1,959,783	122	338,578	11,218	1,621,205
Murcia (Región de)	2,889	274,717	255	41,826	2,634	232,891
Navarra (Com. Foral de)	869	133,220	20	2,203	849	131,017
Pais Vasco	3,368	499,983	80	12,910	3,288	487,073
Rioja (La)	1,034	104,511	43	17,000	991	87,511
Ceuta	127	17,464	0	0	127	17,464
Melilla	51	36,432	0	0	51	36,432

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MS.2 Urban buildings, according to type of building

Amount in thousands of euros

	Urban buildings		Dwellings		Lots		Other urban land	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	76,721	9,295,165	47,867	5,751,137	2,884	1,211,170	25,970	2,332,858
Andalucía	13,613	1,439,747	9,411	945,291	700	174,585	3,502	319,871
Aragón	1,960	257,199	1,411	167,121	58	32,672	491	57,406
Asturias (Ppdo de)	1,623	137,693	916	96,535	16	8,931	691	32,227
Balears (Illes)	2,333	396,936	1,532	293,071	72	24,081	729	79,784
Canarias	3,265	370,019	2,022	195,492	93	28,009	1,150	146,518
Cantabria	1,171	127,024	790	85,420	28	16,067	353	25,537
Castilla y León	4,920	571,928	3,061	353,111	196	87,357	1,663	131,460
Castilla-La Mancha	2,819	302,344	1,847	200,009	214	49,518	758	52,817
Cataluña	10,385	1,452,727	6,908	871,359	389	174,411	3,088	406,957
Comunitat Valenciana	10,230	1,096,409	5,621	523,189	352	242,405	4,257	330,815
Extremadura	1,186	106,372	766	64,568	110	10,951	310	30,853
Galicia	4,058	423,175	2,343	242,406	121	44,711	1,594	136,058
Madrid (Comunidad de)	11,218	1,621,205	6,528	1,148,924	239	153,269	4,451	319,012
Murcia (Región de)	2,634	232,891	1,719	150,503	122	23,824	793	58,564
Navarra (Com. Foral de)	849	131,017	495	60,582	58	29,823	296	40,612
País Vasco	3,288	487,073	1,995	293,276	62	83,402	1,231	110,395
Rioja (La)	991	87,511	376	42,137	52	24,467	563	20,907
Ceuta	127	17,464	89	13,836	1	2,628	37	1,000
Melilla	51	36,432	37	4,310	1	62	13	32,060

M (ANNEX TABLES) - DECEMBER 2009

MS.3 Rustic buildings, according to loaning bank

Amount in thousands of euros

	Rustic buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	4,555	1,070,945	1,483	514,040	1,911	412,556	1,161	144,349
Andalucía	1,298	175,896	259	51,234	389	68,338	650	56,324
Aragón	75	15,886	15	9,012	31	2,347	29	4,527
Asturias (Ppdo de)	82	9,003	28	3,474	28	2,931	26	2,598
Balears (Illes)	271	19,014	202	9,797	51	6,129	18	3,088
Canarias	134	27,024	59	15,811	59	10,600	16	613
Cantabria	26	6,691	11	1,709	15	4,982	0	0
Castilla y León	387	48,246	73	8,446	222	24,192	92	15,608
Castilla-La Mancha	362	131,027	114	65,044	190	54,060	58	11,923
Cataluña	215	63,525	62	25,633	121	31,335	32	6,557
Comunitat Valenciana	757	111,471	391	59,589	243	32,843	123	19,039
Extremadura	184	28,626	76	14,900	99	12,507	9	1,219
Galicia	244	22,017	95	9,990	140	10,056	9	1,971
Madrid (Comunidad de)	122	338,578	32	218,765	68	109,156	22	10,657
Murcia (Región de)	255	41,826	43	16,471	156	17,601	56	7,754
Navarra (Com. Foral de)	20	2,203	0	0	9	1,210	11	993
País Vasco	80	12,910	21	3,906	49	7,526	10	1,478
Rioja (La)	43	17,000	2	258	41	16,742	0	0
Ceuta	0	0	0	0	0	0	0	0
Melilla	0	0	0	0	0	0	0	0

M (ANNEX TABLES) - DECEMBER 2009

MS.4. Urban buildings, according to loaning bank

Amount in thousands of euros

	Urban buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	76,721	9,295,165	28,144	3,832,583	40,686	4,511,349	7,891	951,233
Andalucía	13,613	1,439,747	4,798	587,255	7,247	682,305	1,568	170,187
Aragón	1,960	257,199	552	82,297	1,135	143,764	273	31,138
Asturias (Ppdo de)	1,623	137,693	560	49,124	855	68,210	208	20,359
Balears (Illes)	2,333	396,936	937	123,829	1,298	263,364	98	9,743
Canarias	3,265	370,019	1,982	236,014	1,004	99,325	279	34,680
Cantabria	1,171	127,024	264	48,731	848	73,115	59	5,178
Castilla y León	4,920	571,928	1,164	196,731	3,170	299,489	586	75,708
Castilla-La Mancha	2,819	302,344	846	110,129	1,713	171,221	260	20,994
Cataluña	10,385	1,452,727	4,102	696,745	5,478	637,569	805	118,413
Comunitat Valenciana	10,230	1,096,409	3,581	421,551	5,535	513,883	1,114	160,975
Extremadura	1,186	106,372	554	58,683	592	40,178	40	7,511
Galicia	4,058	423,175	2,025	186,870	1,920	195,260	113	41,045
Madrid (Comunidad de)	11,218	1,621,205	4,869	754,607	5,714	785,852	635	80,746
Murcia (Región de)	2,634	232,891	913	92,298	1,216	108,776	505	31,817
Navarra (Com. Foral de)	849	131,017	109	25,499	388	50,120	352	55,398
País Vasco	3,288	487,073	708	109,707	2,098	308,816	482	68,550
Rioja (La)	991	87,511	115	13,122	383	58,209	493	16,180
Ceuta	127	17,464	33	4,997	86	11,434	8	1,033
Melilla	51	36,432	32	34,394	6	464	13	1,574

M (ANNEX TABLES) - DECEMBER 2009

MS.5 Total mortgages cancelled, according to type of building

	Total	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	40,873	1,402	27,464	962	11,045
Andalucía	8,319	398	5,358	197	2,366
Aragón	1,248	119	764	13	352
Asturias (Ppdo de)	799	67	505	12	215
Balears (Illes)	1,062	44	589	11	418
Canarias	1,410	48	962	33	367
Cantabria	565	6	385	13	161
Castilla y León	2,916	104	1,846	57	909
Castilla-La Mancha	1,678	101	1,111	66	400
Cataluña	5,067	55	3,609	144	1,259
Comunitat Valenciana	5,942	139	3,878	120	1,805
Extremadura	783	54	492	102	135
Galicia	1,942	48	1,304	29	561
Madrid (Comunidad de)	5,101	14	3,926	78	1,083
Murcia (Región de)	1,681	151	1,119	23	388
Navarra (Com. Foral de)	495	8	356	25	106
País Vasco	1,324	35	919	32	338
Rioja (La)	385	11	236	6	132
Ceuta	117	0	72	1	44
Melilla	39	0	33	0	6

M (ANNEX TABLES) - DECEMBER 2009

MS.6 Total cancelled mortgages, according to type of building and loaning bank

	Total			Rustic buildings			Urban buildings		
	Banks	Savings banks	Other banks	Banks	Savings banks	Other banks	Banks	Savings banks	Other banks
TOTAL	13,967	20,773	6,133	492	523	387	13,475	20,250	5,746
Andalucía	2,874	4,018	1,427	112	137	149	2,762	3,881	1,278
Aragón	339	711	198	55	8	56	284	703	142
Asturias (Ppdo de)	361	291	147	41	13	13	320	278	134
Balears Illes	519	465	78	20	17	7	499	448	71
Canarias	696	565	149	21	11	16	675	554	133
Cantabria	225	243	97	0	4	2	225	239	95
Castilla-León	1,027	1,498	391	45	32	27	982	1,466	364
Castilla-la-Mancha	465	980	233	32	63	6	433	917	227
Cataluña	1,378	3,199	490	16	33	6	1,362	3,166	484
Comunitat Valenciana	2,211	2,845	886	45	68	26	2,166	2,777	860
Extremadura	271	446	66	19	26	9	252	420	57
Galicia	849	918	175	20	17	11	829	901	164
Madrid (Comunidad de)	1,621	2,566	914	4	3	7	1,617	2,563	907
Murcia (Región de)	516	926	239	47	70	34	469	856	205
Navarra (Com. Foral de)	128	207	160	7	1	0	121	206	160
Pais Vasco	341	645	338	6	16	13	335	629	325
Rioja (La)	109	137	139	2	4	5	107	133	134
Ceuta	12	102	3	0	0	0	12	102	3
Melilla	25	11	3	0	0	0	25	11	3

M (ANNEX TABLES) - DECEMBER 2009

MS.7 Total mortgages with changes, according to type of change and type of building

	Total	Type of change			Type of building		
		Novation	Subrogations Debtor	Subrogations Creditor	Rustic buildings	Urban buildings	Dwellings
TOTAL	36,239	29,581	2,275	4,383	1,089	35,150	22,992
Andalucía	6,612	5,713	157	742	147	6,465	4,481
Aragón	1,232	1,101	40	91	10	1,222	712
Asturias (Ppdo de)	585	508	10	67	61	524	356
Balears Illes	565	524	4	37	36	529	338
Canarias	1,105	479	30	596	40	1,065	681
Cantabria	318	295	3	20	4	314	198
Castilla-León	1,724	1,547	55	122	44	1,680	900
Castilla-la-Mancha	2,566	2,077	41	448	69	2,497	1,522
Cataluña	4,258	3,334	314	610	34	4,224	2,953
Comunitat Valenciana	9,110	6,649	1,406	1,055	274	8,836	5,814
Extremadura	416	336	16	64	45	371	273
Galicia	1,492	1,311	80	101	91	1,401	860
Madrid (Comunidad de)	3,927	3,658	48	221	110	3,817	2,674
Murcia (Región de)	1,597	1,459	31	107	99	1,498	808
Navarra (Com. Foral de)	123	121	1	1	1	122	78
Pais Vasco	383	269	26	88	19	364	208
Rioja (La)	199	174	12	13	5	194	115
Ceuta	22	22	0	0	0	22	16
Melilla	5	4	1	0	0	5	5

M (ANNEX TABLES) - DECEMBER 2009

Mortgages Statistics (Closures)

Summary 2009. Provisional data

MS.1 Total mortgaged rustic and urban buildings

Amount in thousands of euros

	Total		Rustic buildings		Urban buildings	
	Number	Amount	Number	Amount	Number	Amount
TOTAL	1,088,717	149,695,779	58,403	13,440,912	1,030,314	136,254,867
Andalucía	200,224	23,938,435	14,801	2,957,474	185,423	20,980,961
Aragón	38,095	5,065,680	2,160	620,347	35,935	4,445,333
Asturias (Ppdo de)	22,345	2,849,244	1,633	297,664	20,712	2,551,580
Balears (Illes)	29,949	4,245,411	2,064	459,385	27,885	3,786,026
Canarias	55,213	6,779,212	1,844	375,639	53,369	6,403,573
Cantabria	18,921	2,259,660	482	81,412	18,439	2,178,248
Castilla y León	66,666	7,974,159	3,508	899,878	63,158	7,074,281
Castilla-La Mancha	47,406	6,137,918	3,656	889,822	43,750	5,248,096
Cataluña	141,653	22,277,312	2,460	731,614	139,193	21,545,698
Comunitat Valenciana	147,664	17,634,665	11,218	1,825,616	136,446	15,809,049
Extremadura	22,515	2,699,050	2,219	468,201	20,296	2,230,849
Galicia	57,461	6,136,885	2,956	340,150	54,505	5,796,735
Madrid (Comunidad de)	128,702	25,039,782	2,255	1,831,429	126,447	23,208,353
Murcia (Región de)	42,952	5,477,464	4,643	1,177,255	38,309	4,300,209
Navarra (Com. Foral de)	11,407	1,880,878	500	71,911	10,907	1,808,967
Pais Vasco	43,171	7,624,508	1,108	269,429	42,063	7,355,079
Rioja (La)	12,382	1,392,669	887	141,184	11,495	1,251,485
Ceuta	1,004	126,906	1	240	1,003	126,666
Melilla	987	155,969	8	2,264	979	153,705

M (ANNEX TABLES) - SUMMARY 2009

MS.2 Urban buildings, according to type of building

Amount in thousands of euros

	Urban buildings		Dwellings		Lots		Other urban land	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	1,030,314	136,254,867	653,173	76,870,639	53,714	21,068,637	323,427	38,315,591
Andalucía	185,423	20,980,961	115,602	12,191,581	13,391	3,597,704	56,430	5,191,676
Aragón	35,935	4,445,333	21,358	2,541,233	1,477	727,143	13,100	1,176,957
Asturias (Ppdo de)	20,712	2,551,580	14,210	1,568,006	521	327,830	5,981	655,744
Balears (Illes)	27,885	3,786,026	17,991	2,363,685	939	278,887	8,955	1,143,454
Canarias	53,369	6,403,573	33,189	3,156,424	1,740	647,277	18,440	2,599,872
Cantabria	18,439	2,178,248	12,467	1,430,174	432	312,027	5,540	436,047
Castilla y León	63,158	7,074,281	37,021	4,158,999	5,955	1,264,301	20,182	1,650,981
Castilla-La Mancha	43,750	5,248,096	26,325	2,829,954	5,851	1,272,370	11,574	1,145,772
Cataluña	139,193	21,545,698	93,902	12,053,008	5,557	2,809,744	39,734	6,682,946
Comunitat Valenciana	136,446	15,809,049	84,733	8,488,421	5,812	2,589,791	45,901	4,730,837
Extremadura	20,296	2,230,849	13,718	1,340,808	1,625	438,042	4,953	451,999
Galicia	54,505	5,796,735	33,333	3,579,860	1,402	534,592	19,770	1,682,283
Madrid (Comunidad de)	126,447	23,208,353	81,925	12,914,269	4,001	3,234,021	40,521	7,060,063
Murcia (Región de)	38,309	4,300,209	24,906	2,403,893	2,257	747,721	11,146	1,148,595
Navarra (Com. Foral de)	10,907	1,808,967	7,377	933,983	867	490,115	2,663	384,869
País Vasco	42,063	7,355,079	27,491	3,962,211	1,448	1,604,637	13,124	1,788,231
Rioja (La)	11,495	1,251,485	6,339	754,079	425	184,727	4,731	312,679
Ceuta	1,003	126,666	627	101,147	7	3,960	369	21,559
Melilla	979	153,705	659	98,917	7	3,760	313	51,028

M (ANNEX TABLES) - SUMMARY 2009

MS.3 Rustic buildings, according to loaning bank

Amount in thousands of euros

	Rustic buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	58,403	13,440,912	21,484	5,819,365	24,527	5,405,854	12,392	2,215,693
Andalucía	14,801	2,957,472	4,435	1,043,490	6,062	1,120,042	4,304	793,940
Aragón	2,160	620,350	602	194,338	955	338,212	603	87,800
Asturias (Ppdo de)	1,633	297,664	629	113,495	535	131,072	469	53,097
Balears (Illes)	2,064	459,385	873	220,129	895	176,964	296	62,292
Canarias	1,844	375,638	853	214,772	682	114,986	309	45,880
Cantabria	482	81,412	184	34,256	244	42,224	54	4,932
Castilla y León	3,508	899,881	1,260	396,076	1,616	387,746	632	116,059
Castilla-La Mancha	3,656	889,826	1,120	349,845	1,885	400,432	651	139,549
Cataluña	2,460	731,618	819	294,707	1,133	344,807	508	92,104
Comunitat Valenciana	11,218	1,825,615	4,496	831,065	4,588	695,424	2,134	299,126
Extremadura	2,219	468,201	891	269,982	1,074	146,826	254	51,393
Galicia	2,956	340,149	1,666	169,206	1,105	139,376	185	31,567
Madrid (Comunidad de)	2,255	1,831,429	1,168	971,092	723	674,446	364	185,891
Murcia (Región de)	4,643	1,177,255	1,756	559,317	1,810	449,059	1,077	168,879
Navarra (Com. Foral de)	500	71,911	167	37,561	217	23,278	116	11,072
País Vasco	1,108	269,435	304	74,153	634	161,896	170	33,386
Rioja (La)	887	141,184	253	43,614	368	58,834	266	38,736
Ceuta	1	240	0	0	1	240	0	0
Melilla	8	2,264	8	2,264	0	0	0	0

M (ANNEX TABLES) - SUMMARY 2009

MS.4. Urban buildings, according to loaning bank

Amount in thousands of euros

	Urban buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	1,030,314	136,254,867	378,478	57,458,256	549,591	65,355,453	102,245	13,441,158
Andalucía	185,423	20,980,960	72,144	9,409,978	92,271	9,273,166	21,008	2,297,816
Aragón	35,935	4,445,334	9,275	1,397,573	21,602	2,460,349	5,058	587,412
Asturias (Ppdo de)	20,712	2,551,580	8,501	1,097,751	9,262	1,113,020	2,949	340,809
Balears (Illes)	27,885	3,786,026	11,120	1,544,148	14,670	1,934,703	2,095	307,175
Canarias	53,369	6,403,573	28,562	3,609,522	21,340	2,327,953	3,467	466,098
Cantabria	18,439	2,178,248	5,132	658,911	12,159	1,366,373	1,148	152,964
Castilla y León	63,158	7,074,278	20,424	2,263,209	36,679	4,086,624	6,055	724,445
Castilla-La Mancha	43,750	5,248,097	14,132	1,804,253	25,638	2,837,749	3,980	606,095
Cataluña	139,193	21,545,697	46,678	9,132,294	81,723	10,778,916	10,792	1,634,487
Comunitat Valenciana	136,446	15,809,042	48,997	6,799,431	70,657	7,178,797	16,792	1,830,814
Extremadura	20,296	2,230,841	8,966	1,057,476	10,669	1,097,857	661	75,508
Galicia	54,505	5,796,732	25,313	2,725,922	27,744	2,805,188	1,448	265,622
Madrid (Comunidad de)	126,447	23,208,353	51,001	11,409,501	67,226	10,127,335	8,220	1,671,517
Murcia (Región de)	38,309	4,300,209	12,021	1,666,857	20,570	2,083,843	5,718	549,509
Navarra (Com. Foral de)	10,907	1,808,967	2,202	405,533	5,041	807,331	3,664	596,103
País Vasco	42,063	7,355,082	10,047	1,929,959	24,904	4,273,299	7,112	1,151,824
Rioja (La)	11,495	1,251,485	3,134	406,419	6,421	677,015	1,940	168,051
Ceuta	1,003	126,666	348	43,388	627	80,551	28	2,727
Melilla	979	153,705	481	96,140	388	45,398	110	12,167

M (ANNEX TABLES) - SUMMARY 2009

MS.5 Total mortgages cancelled, according to type of building

	Total	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	536,385	18,598	365,261	14,131	138,395
Andalucía	103,276	5,859	69,902	3,256	24,259
Aragón	13,559	730	8,516	284	4,029
Asturias (Ppdo de)	10,931	603	7,391	135	2,802
Balears (Illes)	12,644	587	7,460	397	4,200
Canarias	24,786	570	16,283	758	7,175
Cantabria	7,664	139	5,144	222	2,159
Castilla y León	31,769	1,498	20,708	1,450	8,113
Castilla-La Mancha	24,882	974	16,521	1,206	6,181
Cataluña	65,408	918	45,292	1,322	17,876
Comunitat Valenciana	82,292	2,647	55,608	1,232	22,805
Extremadura	10,566	653	7,200	653	2,060
Galicia	24,280	858	16,165	361	6,896
Madrid (Comunidad de)	70,118	624	52,112	1,390	15,992
Murcia (Región de)	23,948	1,315	16,054	719	5,860
Navarra (Com. Foral de)	5,971	174	4,217	289	1,291
País Vasco	17,456	330	12,169	335	4,622
Rioja (La)	5,254	115	3,401	114	1,624
Ceuta	826	4	541	2	279
Melilla	755	0	577	6	172

M (ANNEX TABLES) - SUMMARY 2009

MS.6 Total cancelled mortgages, according to type of building and loaning bank

	Total			Rustic buildings			Urban buildings		
	Banks	Savings banks	Other banks	Banks	Savings banks	Other banks	Banks	Savings banks	Other banks
TOTAL	180,357	266,622	89,406	6,128	6,994	5,476	174,229	259,628	83,930
Andalucía	35,972	46,827	20,477	1,539	2,247	2,073	34,433	44,580	18,404
Aragón	3,449	7,792	2,318	220	216	294	3,229	7,576	2,024
Asturias (Ppdo de)	4,099	4,713	2,119	205	161	237	3,894	4,552	1,882
Balears Illes	5,419	6,019	1,206	272	246	69	5,147	5,773	1,137
Canarias	12,006	9,657	3,123	238	171	161	11,768	9,486	2,962
Cantabria	2,698	3,831	1,135	54	54	31	2,644	3,777	1,104
Castilla-León	10,975	15,016	5,778	657	388	453	10,318	14,628	5,325
Castilla-la-Mancha	6,459	14,582	3,841	246	507	221	6,213	14,075	3,620
Cataluña	18,020	40,755	6,633	264	366	288	17,756	40,389	6,345
Comunitat Valenciana	28,074	41,559	12,659	970	972	705	27,104	40,587	11,954
Extremadura	4,153	5,203	1,210	288	255	110	3,865	4,948	1,100
Galicia	10,327	11,374	2,579	420	229	209	9,907	11,145	2,370
Madrid (Comunidad de)	25,053	30,981	14,084	286	234	104	24,767	30,747	13,980
Murcia (Región de)	5,820	14,488	3,640	310	706	299	5,510	13,782	3,341
Navarra (Com. Foral de)	1,436	2,600	1,935	51	53	70	1,385	2,547	1,865
Pais Vasco	4,789	8,169	4,498	83	161	86	4,706	8,008	4,412
Rioja (La)	957	2,363	1,934	25	24	66	932	2,339	1,868
Ceuta	280	504	42	0	4	0	280	500	42
Melilla	371	189	195	0	0	0	371	189	195

M (ANNEX TABLES) - SUMMARY 2009

MS.7 Total mortgages with changes, according to type of change and type of building

	Total	Type of change			Type of building		
		Novation	Subrogations Debtor	Subrogations Creditor	Rustic buildings	Urban buildings	Dwellings
TOTAL	534,372	435,845	27,193	71,334	17,674	516,698	341,213
Andalucía	99,849	83,464	4,310	12,075	2,744	97,105	66,272
Aragón	14,270	11,986	839	1,445	583	13,687	8,374
Asturias (Ppdo de)	9,568	8,448	291	829	821	8,747	5,740
Balears Illes	9,092	8,493	114	485	422	8,670	5,330
Canarias	19,787	11,754	471	7,562	513	19,274	13,316
Cantabria	3,394	2,961	17	416	135	3,259	2,205
Castilla-León	24,415	20,804	1,142	2,469	1,293	23,122	13,869
Castilla-la-Mancha	38,362	31,966	891	5,505	998	37,364	23,379
Cataluña	67,798	54,727	2,731	10,340	644	67,154	45,186
Comunitat Valenciana	128,675	95,352	12,426	20,897	5,177	123,498	82,024
Extremadura	5,916	5,289	117	510	429	5,487	3,470
Galicia	17,723	15,066	1,312	1,345	779	16,944	11,305
Madrid (Comunidad de)	60,354	54,603	1,349	4,402	1,472	58,882	40,286
Murcia (Región de)	22,939	20,891	497	1,551	1,121	21,818	13,024
Navarra (Com. Foral de)	2,264	2,213	14	37	142	2,122	1,340
Pais Vasco	5,308	3,550	512	1,246	253	5,055	3,334
Rioja (La)	4,377	4,087	136	154	148	4,229	2,545
Ceuta	189	182	1	6	0	189	131
Melilla	92	9	23	60	0	92	83

M (ANNEX TABLES) - SUMMARY 2009